

# TSYS Communications Platform: FAQs



## What is the TSYS Communications Platform<sup>SM</sup>?

The TSYS Communications Platform is a centralised hub and repository for managing, distributing and tracking notifications to cardholders. The platform facilitates and manages customer communications in the form of notifications from a variety of TSYS platforms and products. It acts as a utility; accepting data and events and consolidates functions and capabilities from these solutions. It enables issuers to gain more control and consistency of cardholder communications.

## What challenges will the Communications Platform address? What are the client pain points?

The Communications Platform addresses three primary client challenges. They are:

1. Information is siloed and there is no consolidated hub for a comprehensive, omnichannel view of cardholder communications.
2. Cardholder delivery preferences aren't cascaded to messages to optimise cardholder reach and reaction.

3. It is difficult to track the receipt of digital messages for audits and regulatory purposes.

## Why is the Communications Platform necessary?

The Communications Platform is necessary for streamlined communications with cardholders. It helps drive adoption and recurring usage of digital banking by cementing relationships between issuers and cardholders through improved, relevant communications. There are many kinds of notifications that might be triggered by the cardholder journey. Some include:

- Scheduled events
- Event-based (ex. confirmation for security purposes)
- Threshold (account or transaction)
- Actionable alerts (when responses are time-sensitive)

## What are the first channels that will be launched?

The Platform will debut with digital functionality for delivery integration via a web hook (a client may bring their own vendor via API). We will soon bring to market an offering for delivering SMS (text) and email processed and tracked end-to-end through TSYS.

## Are other channels planned?

Yes, future distribution channels are planned and could include interactive voice response (IVR) and other channels in the near future.

## What hurdles does the Communications Platform overcome?

Issuers are challenged with silos of communications. The symptoms of these struggles are:

- No centralised hub for omnichannel view of account holder communications
- Inability to integrate individual client contact preferences with messages (which can result in costly penalties)
- Inability to track digital (email and SMS) messages, end-to-end, to validate regulatory compliance

The platform solves these challenges by:

- Leveraging an engine to configure cardholder communication triggers
- Providing back-end integration with TSYS platforms and data
- Maintaining and cascading expressed consumer contact preferences with notifications
- Sending and tracking end-to-end email and SMS notifications

### How will the Communications Platform benefit my organisation?

The platform provides many benefits.. Some of these include:

- Consolidates communications functions into a single, centralised platform
- Helps meet regulatory and compliance requirements
- Simplifies client communications management
- Complements and integrates with a variety of TSYS platforms and solutions
- Fosters faster speed to delivery of notification

### What are some examples of how the Communications Platform can integrate with other TSYS solutions?

The Communications Platform will support notification functionality that enhances the TSYS Customer Service Platform<sup>SM</sup>, the TSYS Digital Engagement Platform<sup>SM</sup> and TSYS QuickRemit<sup>SM</sup>. Once you have taken the initial step to use the Communications Platform, the solution can easily be extended to address additional, supported use cases.

### How does the Communications Platform work?

The Communications Platform consists of three integrated layers that combine to provide rich functionality and capabilities. They are:

#### Trigger Events and Data –

Accommodates the flexible intake of events, data and messages from different TSYS platforms and products that may need to be communicated to cardholders. Customer communications are triggered from various TSYS platforms & products.

**Configuration** – Uses powerful decision technology for sorting through data for accurate notification and message delivery. Processing data and applying a consistent set of issuer and cardholder preferences for delivery. The engine also handles content and branding management, as well as end-to-end tracking of delivered messages for auditing and reporting purposes.

**Distribution** – Handles the distribution of messages to cardholders. Send customer communications by email or text, or by using API integrations. In the future, message distribution options will include in-app push notifications, outbound interactive voice response (IVR) calls, and integration to generate mailed notifications.

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